

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appellants: LAWRENCE et al.

Application Serial No.: 09/812,627

Filing Date: March 20, 2001

For: AUTOMATED GLOBAL RISK  
MANAGEMENT

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) Confirmation No.: 1330  
)

) Group Art Unit: 3691  
)

) Examiner: Subramanian, Narayanswamy  
)

**REPLY BRIEF**

) Attorney Docket No.: G08.124  
)

) **PTO Customer Number 28062**  
) Buckley, Maschoff & Talwalkar LLC  
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Mail Stop Appeal Brief – Patents (via EFS)  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper is submitted in response to the Examiner's Answer herein, mailed December 3, 2007.

Appellant generally stands on the arguments contained in the Appeal Brief. Appellant acknowledges the Examiner's Response to Arguments, section (10), of the Examiner's Answer. However, Appellant refutes certain aspects of the Examiner's Response to Arguments, section (10), of the Examiner's Answer, with respect to the characterization of Appellant's arguments.

Responding to statements regarding Appellant's arguments concerning the disclosure of Basch, Appellant notes that the arguments presented in the Appeal Brief are provided to emphasize, "[B]asch, as a whole and as parsed according to the various example implementations therein, *explicitly* and *exclusively* relates to financial risks" as stated at page 6, lines 1 – 2 of the Appeal Brief. The particular and specific type of "risk" disclosed by Basch is significant since the modification of Basch required by the Office to reject the claims is a significant departure from the specific risk (i.e., strictly financial) disclosed by Basch. Further, the strictly financial risk disclosed by Basch points away from the required modification and combination of Basch with Packwood asserted by the Office's rejection of the claims.

While Appellant also noted that Basch fails to disclose a risk quotient associated with at least one of a legal, regulatory, and reputational risk, Appellant submits that this statement is true since any alleged risk quotient provided by Basch is, in fact, not associated with the claimed legal, regulatory, and reputational risk. The appealed rejection parses or otherwise separates the claimed risk quotient from the particular claimed associated attributes of legal, regulatory, and reputational risk of the risk quotient in rejecting claims 1 – 5, 7 – 21, and 26. Appellant's statements in the Appeal brief were provided to emphasize the full context and scope of the claim language given the parsing of the language relied upon by the Office.

Appellant further submits that the various risk factors of Packwood are not disclosed or suggested as being associated with a "risk quotient" as claimed. Appellant respectfully submits that the values provided by Packwood are not associated with a risk quotient. Instead, the values provided in the Packwood examples are either visual

codes (e.g., red, green, and yellow) or percentages or other specific values for specific variables. None of the example variables provided by Packwood are the same as or suggestive of the claimed "risk quotient". (See Packwood, tabular listing at cols. 11 and 12)

This Reply Brief is filed within two months from the date of mailing of the Examiner's Answer; as such, no extension of time fee is believed due. However, if any additional fees are due in conjunction with this matter, the Commissioner is hereby authorized to charge them to Deposit Account 50-1852.

If any issues remain, or if the Examiner or the Board has any further suggestions for expediting allowance of the present application, kindly contact the undersigned using the information provided below.

Respectfully submitted,

February 04, 2008  
Date

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